

<i>SERFF Tracking Number:</i>	<i>MDIC-127022510</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>47919</i>
<i>Company Tracking Number:</i>	<i>994RATES2011</i>		
<i>TOI:</i>	<i>MS04I Individual Medicare Supplement - Medicare Select</i>	<i>Sub-TOI:</i>	<i>MS04I.001 Plan A</i>
<i>Product Name:</i>	<i>994rates2011</i>		
<i>Project Name/Number:</i>	<i>994rates2011/994rates2011</i>		

## Filing at a Glance

Company: Medico Insurance Company

Product Name: 994rates2011

TOI: MS04I Individual Medicare Supplement -  
Medicare Select

Sub-TOI: MS04I.001 Plan A

Filing Type: Rate

SERFF Tr Num: MDIC-127022510 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 47919

Co Tr Num: 994RATES2011

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Author: Karl Hug

Disposition Date: 03/01/2011

Date Submitted: 02/07/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 994rates2011

Project Number: 994rates2011

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We did not market  
the Medicare Select Plans in our domicile state  
of Nebraska.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact: 6%

Filing Status Changed: 03/01/2011

State Status Changed: 03/01/2011

Deemer Date:

Created By: Karl Hug

Submitted By: Karl Hug

Corresponding Filing Tracking Number:

Filing Description:

MEDICO INSURANCE COMPANY

NAIC #31119

RE: Annual Filing of Medicare Experience & Rates

Rate Schedules for Medicare Select Policy Forms MP-MS994A, MP-MS994B, MP-MS994C,  
MP-MS994D and MP-MS994F

SERFF Tracking Number: MDIC-127022510 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 47919  
 Company Tracking Number: 994RATES2011  
 TOI: MS041 Individual Medicare Supplement - Sub-TOI: MS041.001 Plan A  
 Medicare Select  
 Product Name: 994rates2011  
 Project Name/Number: 994rates2011/994rates2011

This filing includes the experience of the company and the supporting actuarial memorandum. Current and proposed rate schedules are attached.

Our submission includes a request for a 6% rate increase.

Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

## Company and Contact

### Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com  
 1515 S. 75th Street 800-695-5976 [Phone] 251 [Ext]  
 Omaha, NE 68124 402-391-4858 [FAX]

### Filing Company Information

Medico Insurance Company CoCode: 31119 State of Domicile: Nebraska  
 1515 S. 75th Street Group Code: Company Type: Life and Health  
 Omaha, NE 68124 Group Name: Medico State ID Number:  
 (800) 695-5976 ext. [Phone] FEIN Number: 47-0122200

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: one rate filing fee of closed block business = \$50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$50.00	02/07/2011	44460069

<i>SERFF Tracking Number:</i>	<i>MDIC-127022510</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>MS041 Individual Medicare Supplement - Medicare Select</i>	<i>Sub-TOI:</i>	<i>MS041.001 Plan A</i>
<i>Product Name:</i>	<i>994rates2011</i>		
<i>Project Name/Number:</i>	<i>994rates2011/994rates2011</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Stephanie Fowler	03/01/2011	03/01/2011
Disapproved	Stephanie Fowler	02/21/2011	02/21/2011

### Amendments

<b>Schedule</b>	<b>Schedule Item Name</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Rate	Rate Sheets	Karl Hug	03/01/2011	03/01/2011

SERFF Tracking Number:	MDIC-127022510	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	47919
Company Tracking Number:	994RATES2011		
TOI:	MS041 Individual Medicare Supplement - Medicare Select	Sub-TOI:	MS041.001 Plan A
Product Name:	994rates2011		
Project Name/Number:	994rates2011/994rates2011		

## Disposition

Disposition Date: 03/01/2011

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was approved.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Medico Insurance Company	0.000%	0.000%	\$	4	\$	0.000%	0.000%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	%	<b>Maximum:</b>	%	<b>Weighted Average:</b>		%

<i>SERFF Tracking Number:</i>	<i>MDIC-127022510</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>47919</i>
<i>Company Tracking Number:</i>	<i>994RATES2011</i>		
<i>TOI:</i>	<i>MS041 Individual Medicare Supplement - Medicare Select</i>	<i>Sub-TOI:</i>	<i>MS041.001 Plan A</i>
<i>Product Name:</i>	<i>994rates2011</i>		
<i>Project Name/Number:</i>	<i>994rates2011/994rates2011</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Rate (revised)</b>	Rate Sheets	Approved	Yes
<b>Rate</b>	Rate Sheets	Disapproved	No

SERFF Tracking Number:	MDIC-127022510	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	47919
Company Tracking Number:	994RATES2011		
TOI:	MS04I Individual Medicare Supplement - Medicare Select	Sub-TOI:	MS04I.001 Plan A
Product Name:	994rates2011		
Project Name/Number:	994rates2011/994rates2011		

## Disposition

Disposition Date: 02/21/2011

Implementation Date:

Status: Disapproved

Comment: It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, given the lack of credibility on this block of business, we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Medico Insurance Company	6.000%	6.000%	\$855	4	\$14,255	6.000%	6.000%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	%	<b>Maximum:</b>	%	<b>Weighted Average:</b>		%

<i>SERFF Tracking Number:</i>	<i>MDIC-127022510</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>47919</i>
<i>Company Tracking Number:</i>	<i>994RATES2011</i>		
<i>TOI:</i>	<i>MS041 Individual Medicare Supplement - Medicare Select</i>	<i>Sub-TOI:</i>	<i>MS041.001 Plan A</i>
<i>Product Name:</i>	<i>994rates2011</i>		
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Rate (revised)</b>	Rate Sheets	Approved	Yes
<b>Rate</b>	Rate Sheets	Disapproved	No

SERFF Tracking Number: MDIC-127022510 State: Arkansas  
Filing Company: Medico Insurance Company State Tracking Number: 47919  
Company Tracking Number: 994RATES2011  
TOI: MS04I Individual Medicare Supplement - Sub-TOI: MS04I.001 Plan A  
Medicare Select  
Product Name: 994rates2011  
Project Name/Number: 994rates2011/994rates2011

## Amendment Letter

Submitted Date: 03/01/2011

### Comments:

Good afternoon. We agree to accept a 0% rate increase on this filing. Please accept this filing as our annual filing of Medicare Supplement experience and rates. Revised rate pages are attached. Thank you.

### Changed Items:

#### Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Rate Sheets	MP-MS994A, MP-MS994B, MP-MS994C, MP-MS994D, MP-MS994F	Other	Previous State Filing Number: 44783  Rate Action Other Explanation: neutral	AR Std 994 MIC 2011 Rates as filedw0%.pdf  AR Std 994 MIC 2011 Rates as filedw0%.pdf



SERFF Tracking Number: MDIC-127022510 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 47919  
 Company Tracking Number: 994RATES2011  
 TOI: MS041 Individual Medicare Supplement - Sub-TOI: MS041.001 Plan A  
 Medicare Select  
 Product Name: 994rates2011  
 Project Name/Number: 994rates2011/994rates2011

**Post Submission Update Request Processed On 03/01/2011**

**Status:** Allowed  
**Created By:** Karl Hug  
**Processed By:** Stephanie Fowler  
**Comments:**

**General Information:**

Field Name	Requested Change	Prior Value
Implementation Date Requested		04/01/2011

**Rate Information:**

Field Name	Requested Change	Prior Value
Rate Change Type	Neutral	Increase

**Company Rate Information:**

**Company Name:**Medico Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	0.000%	6.000%
Overall % Rate Impact	0.000%	6.000%
Written Premium Change for this Program		\$855
Written Premium for this Program		\$14255
Maximum %Change (where required)	0.000%	6.000%
Minimum %Change (where required)	0.000%	6.000%

SERFF Tracking Number:	MDIC-127022510	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	47919
Company Tracking Number:	994RATES2011		
TOI:	MS041 Individual Medicare Supplement - Medicare Select	Sub-TOI:	MS041.001 Plan A
Product Name:	994rates2011		
Project Name/Number:	994rates2011/994rates2011		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Serff
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	04/01/2010
<b>Filing Method of Last Filing:</b>	Serff

## Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Medico Insurance Company	N/A	0.000%	0.000%		4		0.000%	0.000%

SERFF Tracking Number:	MDIC-127022510	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	47919
Company Tracking Number:	994RATES2011		
TOI:	MS041 Individual Medicare Supplement - Medicare Select	Sub-TOI:	MS041.001 Plan A
Product Name:	994rates2011		
Project Name/Number:	994rates2011/994rates2011		

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 03/01/2011	Rate Sheets	MP-MS994A, MP-MS994B, MP-MS994C, MP-MS994D, MP-MS994F	Other	Previous State Filing Number: Rate Action Other Explanation:	44783 neutral AR Std 994 MIC 2011 Rates as filedw0%.pdf

# Rate Schedules

Current Rates		Proposed Rates	
Medico® Insurance Company Omaha, Nebraska MP-MS994A Gross Premium Code: 994AH - Rate Group: 994A MEDICARE SELECT - STANDARDIZED PLAN A		Medico® Insurance Company Omaha, Nebraska MP-MS994A Gross Premium Code: 994AH - Rate Group: 994A MEDICARE SELECT - STANDARDIZED PLAN A	
RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000		RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000	
Issue Age	Plan A Premium	Issue Age	Plan A Premium
65 & OV	2,962.00	65 & OV	2,962.00
AREA FACTORS		AREA FACTORS	
A	0.85	A	0.85
B	0.92	B	0.92
C	1.00	C	1.00
D	1.08	D	1.08
E	1.17	E	1.17
F	1.26	F	1.26
G	1.36	G	1.36
H	1.70	H	1.70
OTHER PREMIUM MODES		OTHER PREMIUM MODES	
Semi-Annual = 6/11 x Annual		Semi-Annual = 6/11 x Annual	
Quarterly = 3/11 x Annual		Quarterly = 3/11 x Annual	
P.A.C. Monthly = 1/12 x Annual		P.A.C. Monthly = 1/12 x Annual	
Rates certify to a 67.5% anticipated loss ratio.		Rates certify to a 67.5% anticipated loss ratio.	
MPRS994A(AR) 1/09		MPRS994A(AR) 1/09	

# Rate Schedules

Current Rates	Proposed Rates																																
Medico® Insurance Company Omaha, Nebraska MP-MS994B Gross Premium Code: 994BH - Rate Group: 994B MEDICARE SELECT - STANDARDIZED PLAN B	Medico® Insurance Company Omaha, Nebraska MP-MS994B Gross Premium Code: 994BH - Rate Group: 994B MEDICARE SELECT - STANDARDIZED PLAN B																																
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# Rate Schedules

Current Rates	Proposed Rates																																
<p>Medico® Insurance Company  Omaha, Nebraska  MP-MS994C  Gross Premium Code: 994CH - Rate Group: 994C  MEDICARE SELECT - STANDARDIZED PLAN C</p>	<p>Medico® Insurance Company  Omaha, Nebraska  MP-MS994C  Gross Premium Code: 994CH - Rate Group: 994C  MEDICARE SELECT - STANDARDIZED PLAN C</p>																																
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# Rate Schedules

Current Rates	Proposed Rates																																
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